



John and Thelma Jarvis
Sales Representatives

MAKING THE JOURNEY AS REWARDING AS THE DESTINATION

Important Thanksgiving Family Activity

While you have the family together at the cottage for Thanksgiving, consider making a health history family tree. Your family history of disease is important and powerful information, and should be carefully recorded for the benefit of the younger generations. Research proves that this simple technique has flagged far more people who could benefit from stepped up monitoring, than the high cost gene screening tests. Make sure that you include all the shared environments and lifestyles, which are identifiers for chronic conditions like high blood pressure, not just the conditions you think are genetic. Men are much less likely to know the conditions in their family histories, but do not neglect to track these things down through grandmothers, aunts, and cousins on that side of the family. Remember that women have to take cancers and other conditions on their Father's side of the family as seriously as the ones on their Mother's side. Likewise for men.



Two online sites that may help are "My Family Health History" which is a site that covers all conditions and can create a print out that can be taken to your Doctor, and "My Generations" which is strictly for cancer. This information can be updated each Thanksgiving, so that your family has a complete history when they need one.

Higher Priced Properties Continue to Fly Off the Market

Cottage sales in Muskoka continue to be strong. After a short setback in May and June due to cold rainy weather, cottage sales have gained momentum, surpassing 2010 by the end of July by 5 sales. Higher priced cottages continue to sell well. In 2010 there were 10 sales over \$4,000,000 by the end of July, and there were 9 sales over \$4,000,000 by the end of July 2011. One sale over \$5,000,000 took less than 6 days on the market, in August, to sell at full list price. Conversely, the

high number of price reductions, especially in the lower and mid-range priced properties suggest that many Sellers are pushing the price limits, and needed to adjust their expectations to gain a sale. Almost half of the cottages that sold required one of more price reductions to attract a Buyer. Island sales have been very weak this year. For detailed monthly updates, request our emailed Muskoka Market Report. Thelma@royalpage.ca 705-645-2110

Restoring Your Wooden Boat

Canadians are renowned for the time and money they put into the restoration of antique and classic boats, and here in Muskoka, we have a special love for the wonderful boats originally built in Muskoka. It is due to the money and efforts of many Muskoka cottagers that we are fortunate enough to still have as many of these floating antiques in regular use as we do.



However, it is important to go into any restoration knowledgeably, and to be sure that you will know if you are investing more money in the restoration than the boat is worth on the open market. There may be reasons why a family may want to proceed with a restoration of a treasured family boat regardless of the financial bottom line; however, it is best to know all facts before you make a decision.

For this reason, always start with someone who can tell you the condition that the wooden structure of the boat is in, what it would cost to make repairs to the wood, and what the boat would be worth, fully restored. The mechanicals of the boat are generally the less expensive parts, and so should be addressed after you know the facts about the wood structure, and the value.

If you need a list of names of craftsmen capable of restoring a wooden boat, we have a list of names that we can send to you. Thelma@royallepage.ca 705-645-2110

Comfortable and Stylish Golf Shoes

After many years, John finally was able to convince me to learn to golf, and surprisingly, I really enjoy it. However, one of the issues I had to resolve was finding a golf shoe that would support my foot problems with plantar fasciitis, which can make walking in certain shoes very painful.

I was delighted to find shoes made by Sandbaggers. These shoes have steel shanks and built in orthotics, reducing foot fatigue. They are so soft and comfortable that there is no break-in period. You do not require socks when wearing them, and best of all, they look great. I get compliments on my golf shoes all the time. They have a soft liner, which can come out to be washed by hand. I ordered extra liners from the company, after I bought my shoes, and they were shipped out, free of charge, for a cost of just \$6.00 each.

Although these shoes list for \$135.00, I was able to find deals. The Sandbaggers website has specials on many of their styles for \$59.00. I also found new pairs of styles called "Belle" and "Riley" on Amazon and EBay for \$59.50 and \$49.99 respectively. With some negotiation I got them shipped to an address of a friend in the States for

total prices under \$65.00. I have tried on a lot of shoes, but none had the quality, fit and construction of

these Sandbaggers for feet like mine that need really good support. (With these shoes you will need a half size smaller, as you will see on the website)

www.hersandbaggers.com

www.amazon.com • www.ebay.com



A referral from another satisfied client of ours...

I have no reservations about highly recommending Thelma Jarvis' real estate services. She always went the extra mile professionally and graciously. Her involvement in the sale of our property was extremely positive and made the entire process pleasant and ultimately successful.

Cheryl Hughes

Your Cottage Maintenance Costs Make a Financial Plan

All cottage owners should understand the 1% rule, as this will help you to not have any unpleasant financial surprises. This rule postulates that normal maintenance on a cottage is a minimum of 1% of the value of the home per year. For example, a \$600,000 cottage would require \$6000 per year to maintain. Although you would not use \$6000.00 each year, the money should be set aside, to be ready for the time it is needed. This would be enough to replace the roof covering...and then, a few years later, to replace a failed hot water tank...and then a few years later install new windows, or a dock top; the money will be there and ready. Not establishing an appropriate fund for maintenance is the reason many cottages get into disrepair. Often people leave a lot of maintenance until they are thinking of selling and do not get the enjoyment and peace of mind of a well maintained cottage during the time of their ownership.



Fabulous Cottage Cooking With No Effort

The Sandusky's are very fond of the homemade delicacies prepared at the Barlochan store.
705-684-9468, rcarle55@yahoo.ca

They pop in to get wonderful dinners after spending the day on the water, or when they have unexpected company. Cathy says she especially likes the Scottish scones, steak and stilton pie, turkey rice soup, and the homemade pizzas. Paul is a big fan of the Chelsea buns. This store is a great source for homemade appetizers, soups, entrees, and desserts. As well as using them at the cottage, Cathy says she takes them home, and puts them in the freezer for well prepared meals during the week when she does not have time to cook.

Close to Port Carling, Morley Stephens is the place to go for excellent food.

Towards Bracebridge, make a stop at McMaster's Fine Foods on 118. They will cook any of the meats you purchase at no additional charge, so you can pick them up, ready to put on the table, along with prepared side dishes.

Fine Custom Carpentry

If you are looking for someone who can complete some custom carpentry for your cottage, try Ed Einboden
705-645-9284 P.E.Einboden@sympatico.ca Ed just completed some custom cabinets around a fireplace, and a custom desk to maximize the space and efficiency in a cottage office, for some friends of ours, the Blaymires. They were thrilled with his work.

Taking a Winter Holiday?

We learned these tips from friends with much more flying experience than we have:

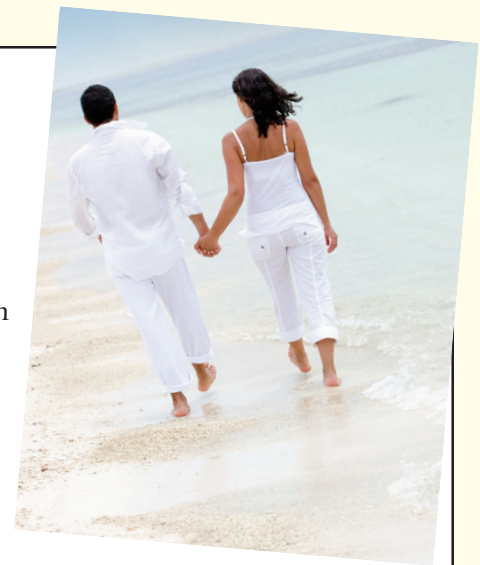
If you are flying, do not call the airport and ask if your flight is on time. Instead ask what the tail number is of your flight number, and then ask where that tail number is.

When booking a hotel, ask how close the room is to construction in the hotel. All hotels are always being repaired, and so construction is usually taking place somewhere in the hotel. You want to know if you will be bothered by construction when you book your room.

Air travel rates can vary greatly from one hour to the next. Take your time to find a good rate, and check online at various times of the day and week. Last winter, one airline tended to have special rates posted between 1:00 and 3:00p.m., only on Thursday afternoons.

If you travel to Florida in the winter, Bell has special rates for your cell phone that apply only to that state.

If you want hints to help you get good rates when booking your hotel, you can email us for a Special Report, "Get Great Hotels for Low Prices", that David Langford, a very knowledgeable friend, helped us compose. Thelma@royalpage.ca 705-645-2110



Learn to “Train the Monkey” While You are Young



With school back in session, there is something you can do to help your kids to do better on tests.

If your child worries about a test, he or she needs to be aware that the process of worrying is robbing them of brain power (cognitive ability), and lack of success becomes a self-fulfilling prophecy. Worry is very disruptive to the flow of thinking.

The best analogy is that it is like having a computer with several programs running at the same time. The computer cannot process well, or as quickly, and might even break down if very large programs are all open at the same time. Worrying serves as a very very large program. It takes up a huge amount of cognitive space in our brain, and is extremely disruptive to thinking.

Our brains are like little monkeys that skip around and do mischievous things. They constantly jump from worrying about the future, to thoughts of failures, regrets and embarrassments of the past, and back again. They knock at your confidence when you need it the most. But with some training this “monkey” brain can be made to behave. Everyone can learn, through practice, to ignore the unproductive jabs your mind gives you, and turn to positive productive thinking.

5 minute practice sessions of clearing the brain, and saying a positive sentence to themselves, will help your children to focus their brain, and to be ready for success. It is best for children to have some guidance in selecting the positive sentence they will say to themselves, to set themselves on a positive and productive track. And it takes some practice, on a daily basis, to be practised to use this skill.

Positive thoughts support cognitive memory and allow thinking to flow. If the brain does not want to listen, then take 5 deep breaths, focusing on the feeling of the air going in the nose, into the chest, and down into the diaphragm, and then say the positive statements again. Then they will be ready to be able to focus on the test, and bring forth all their learnings. (For more Information learn about Mindfulness Based Stress Reduction- MBSR programs are available in most towns- They are beneficial at all ages)

We are ready to work for you. Call us for all your real estate needs.

Thelma and John Jarvis

Sales Representatives

Port Carling: 705-765-6855

Bracebridge: 705-645-5257

Home: 705-645-2110

Email: thelma@royallepage.ca

Website: JohnAndThelma.com



Royal LePage, Lakes of Muskoka Brokerage
is Independently Owned & Operated.



We make it our business to know the Muskoka Real Estate market, thoroughly.

*We are never too busy to receive your referrals.
Count on us to work hard for your family & friends.*